

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

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| Applicant | : | Ahles et al. |
| Appl. No. | : | 10/041,954 |
| Filed | : | January 7, 2002 |
| For | : | SYSTEMS AND METHODS FOR SELECTIVELY DELAYING FINANCIAL TRANSACTIONS |
| Examiner | : | Frantzy Poinvil |
| Group Art Unit | : | 3692 |

RESPONSE TO NOVEMBER 3, 2006 OFFICE ACTION**Mail Stop Amendment**

Commissioner for Patents

P.O. Box 1450

Alexandria, VA 22313-1450

Dear Sir:

In response to the Office Action mailed November 3, 2006, Applicant respectfully submits the following amendments and comments.

Amendments to the Claims are reflected in the listing of claims, which begins on page 2 of this paper.

Remarks/Arguments begin on page 10 of this paper.